### Case 17-14647 Doc 1 Filed 05/10/17 Entered 05/10/17 11:20:24 Desc Main Document Page 1 of 70

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11
	Chapter 12
	Chapter 13

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Melvin	
	100.10	First name	First name
	Write the name that is on your government-issued	D	
	picture identification (for	Middle name	Middle name
	example, your driver's	Harris	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_			
2.	All other names you have used in the last	First name	First name
	8 years	Histilane	Thathand
	o youro	Middle name	Middle name
	Include your married or		
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 4570	xxx - xx-
	Security number or	OR	OR
	federal Individual Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)	3 VV - VV-	3 ^ - ^ -

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Debtor 1 Melvin First Name	D Harris Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	30w061 Granada Ct Apt 203 Number Street	Number Street
	Naperville Illinois 60563	7, 0, 4
	City State Zip Code  Du Page	City State Zip Code
	County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
	City State Zip Code	City State Zip Code
<ol> <li>Why you are choosing this district</li> </ol>	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	btor 1 Melvin	D	Harris	Case number (if kno	wn)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief describankruptcy (Form B2010)). Als Chapter 7 Chapter 11 Chapter 12 Chapter 13			<i>§ 342(b) for Individuals Filing for</i> priate box.
8.	How you will pay the fee	more details about how cashier's check, or mone may pay with a credit can lndividuals to Pay Your living may, but is not rect the official poverty line to	you may pay. Typically, if you ey order If your attorney is and or check with a pre-printer installments. If you choose Filing Fee in Installments (Come waived (You may request quired to, waive your fee, and that applies to your family singuou must fill out the Application.	ou are paying the submitting your ed address. e this option, sign official Form 103, this option only and may do so only ize and you are u	he clerk's office in your local court for a fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A).  If you are filing for Chapter 7. By law, a y if your income is less than 150% of nable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY	Case number  Case number  Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.  Yes. Debtor  District  Debtor  District	<u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11.	Do you rent your residence?	✓ No. Go to line 1	12.		you want to stay in your residence?  t You (Form 101A) and file it with

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Debtor 1 Melvin D Harris \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Melvin
 D
 Harris
 Case number (if known)

 Last Name
 Last Name

eart 5: Explain Your Efforts to Receive a Briefing About Credit Counseling									
	About Debtor 1:		About Debtor 2 (Sp	oouse Only in a Joint Case):					
15. Tell the court	You must check one:		You must check one:						
whether you have received briefing about credit counseling.	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a appletion.					
The law requires that you receive a briefing		the certificate and the payment plan, eveloped with the agency.		the certificate and the payment plan, veloped with the agency.					
about credit counseling before you file for bankruptcy. You must truthfully	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, but I do not have a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.					
check one of the following choices. If you cannot do so, you are not eligible to file.		ter you file this bankruptcy petition, copy of the certificate and payment		er you file this bankruptcy petition, copy of the certificate and payment					
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the					
creditors can begin collection activities again.	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this					
	with your reasons	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.  If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.		Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.					
	receive a briefing must file a certifica with a copy of the			sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. o, your case may be dismissed.					
				the 30-day deadline is granted only mited to a maximum of 15 days.					
	I am not require counseling beca	d to receive a briefing about credit ause of:	I am not require counseling beca	d to receive a briefing about credit ause of:					
	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.					
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.					
	Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	I am currently on active military duty in a military combat zone.					
	about credit cour	are not required to receive a briefing nseling, you must file a motion for ounseling with the court.	about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.					

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Debtor 1 Melvin First Name	D Middle Name	Harris Last Name	Case number (if known)			
	estions for Reporting Pu					
16. What kind of debts do you have?	<ul> <li>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.</li> <li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.</li> <li>16c. State the type of debts you owe that are not consumer debts or business debts.</li> </ul>					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under expenses are pa	der Chapter 7. Go to line 18 Chapter 7. Do you estimate aid that funds will be availab	that after any exempt prop	erty is excluded and administrative I creditors?		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5 ☐ 5,001-1 ☐ 10,001-		25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 0 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 0 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below						
For you	correct.  If I have chosen to file u of title 11, United States under Chapter 7.  If no attorney represents out this document, I have	inder Chapter 7, I am awar s Code. I understand the r s me and I did not pay or a ve obtained and read the r	re that I may proceed, if el relief available under each agree to pay someone wh notice required by 11 U.S			
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Melvin Harris		Signature of Di	obtor 0		
	Signature of Debtor 1	10/0017	Signature of De			
		10/2017 MM / DD / YYYY	Executed on	MM / DD / YYYY		

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Debtor 1 Melvin	D	Harris	Case number (if	number (if known)					
First Name	Middle Name	Last Name							
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 1	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the					
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I					
represented by an	have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.								
attorney, you do not				·					
need to file this page.	/s/ Mary E.R. Walte	rs	Date _	5/10/2017					
	Signature of Attorney f		M	IM / DD / YYYY					
	Mary E.R. Walters								
	Printed name								
	Semrad Law Firm								
	Firm name								
	1444 N. Farnsworth A	Avenue							
	Street								
	Suite 300								
	Aurora		Illinois	60505					
	City		State	Zip Code					
	Contact phone	3124477861	Email address	mwalters@semradlaw.com					
	6315822		Illinois	<u> </u>					
	Bar number		State						

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Fill in this information to identify your case:								
Debtor 1	Melvin	D	Harris					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name	,				
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

П	Check if this is an
	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del>50.00</del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$4,673.00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,673.00
art 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$4,563.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	ψ+,000.00 ————————————————————————————————
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$19,485.00
Your total liabilities	\$24,048.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	04.074.00
	\$1,871.26 ————————————————————————————————————
Copy your combined monthly income from line 12 of Schedule I	

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Deb	tor 1 M	lelvin irst Name	D Middle Name	Harris Last Name	Case number (if known)					
Part		nswer These Questions			cords					
	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes.									
7. <b>W</b>	7. What kind of debt do you have?									
Ŀ					ed by an individual primarily for a personal, ical purposes. 28 U.S.C. § 159.					
		ur debts are not primarily co		have nothing to report o	n this part of the form. Check this box and subm	it				
		he <i>Statement of Your Curre</i> 22A-1 Line 11; <b>OR</b> , Form 12:			monthly income from Official	\$1,323.07				
9.	Сору	the following special categ	ories of claims fron	n Part 4, line 6 of Scheo	lule E/F:					
	From Part 4 on Schedule E/F, copy the following:				Total claim					
	9a. Do	omestic support obligations (C	Copy line 6a.)		\$0.00					
	9b. Ta	axes and certain other debts y	ou owe the governm	ent. (Copy line 6b.)	\$0.00					
	9c. Cla	aims for death or personal inju	\$0.00							
	9d. St	9d. Student loans. (Copy line 6f.)			\$0.00					
		oligations arising out of a sepa y claims. (Copy line 6g.)	aration agreement or	divorce that you did not r	report as \$0.00					
	9f. Del	bts to pension or profit-sharin	pension or profit-sharing plans, and other similar debts. (Copy line 6h.)							

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to i	dentify your ca	ise:		-					
Dobtor 1	Mohrin		D		Harria					
Debtor 1	Melvin First Nam	ie	Middle N	ame	Harris Last Name					
Debtor 2 (Spouse, if fil	ing) =									
(Spouse, II III	<sup>ing)</sup> First Nam	ie	Middle N	ame	Last Name					
United Sta	ites Bankruptcy	Court for the:	Northern		District of Illinois (State)					
Case num	ber				(Otato)					
(If known)									Check if this is an	
<u>Officia</u>	l Form 10	06A/B							amended filing	
Sched	dule A/B	: Prope	rty						12/1	
category w responsibl write your	where you thinle e for supplying name and cas	t it fits best. B correct inforn e number (if kr	e as complete an nation. If more sp nown). Answer ev	nd acc pace is very qu		narried peopl te sheet to tl	le are fil his form	ing together, both a . On the top of any a	re equally	
Part 1:	Describe Ead	ch Residence	e, Building, Lar	nd, or	Other Real Estate You	Own or Ha	ave an l	nterest In		
	own or have a No. Go to Part		uitable interest i	n any i	esidence, building, land,	or similar pro	operty?			
	Yes. Where is t	re property:		What	in the property? Chack all	that apply	De	not doduct cooured	claims or exemptions. Put	
1.1	-				is the property? Check all ngle-family home	шагарріу.	the	e amount of any secu	red claims on Schedule D:	
	Street address, if available, or other description		ther description	Duplex or multi-unit building				Creditors Who Have Claims Secured by Propert		
				C	ondominium or cooperative			rrent value of the tire property?	Current value of the portion you own?	
					anufactured or mobile hom	е	_			
	Number S	Street			and vestment property		De	escribe the nature o	f your ownership	
					meshare			terest (such as fee s e entireties, or a life		
	City	State	Zip Code	H°	ther					
				Who lone.	nas an interest in the pro	perty? Check	_	Check if this is co (see instructions)	mmunity property	
					ebtor 1 only		_	1		
					ebtor 2 only					
					ebtor 1 and Debtor 2 only	d 10				
					least one of the debtors an					
					r information you wish to erty identification number		is item,	such as local		
If you	own or have mo	ore than one, lis	t here:							
1.2					is the property? Check all	that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>	
1.2	Street address,	if available, or o	ther description		ngle-family home uplex or multi-unit building		Cr	reditors Who Have Cla	ims Secured by Property.	
					ondominium or cooperative			irrent value of the	Current value of the portion you own?	
				М	anufactured or mobile hom	е	-	tire property?	—————	
	Number S	Street			and		De	escribe the nature o	f vour ownership	
				Ш	vestment property meshare		int	terest (such as fee s	imple, tenancy by	
	City	State	Zip Code		ther		tn	e entireties, or a life	e estate), if known.	
				Who I	nas an interest in the pro	perty? Check		Check if this is co (see instructions)	mmunity property	
					ebtor 1 only		L	1		
					ebtor 2 only					
					ebtor 1 and Debtor 2 only					
				A A	least one of the debtors an	d another				
					r information you wish to erty identification number		is item,	such as local		

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Debtor 1	Melvin	D	Harris Case num	ber (if known)	
	First Name	Middle Name	Last Name	. ,	
2. Add you ha	the dollar value of the pove attached for Part 1. W  Describe Your Vehicle vn, lease, or have legal or hat someone else drives. If ans, trucks, tractors, sport united to the power of the	rtion you own for rite that number heresyou lease a vehicle,	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land Investment property  Timeshare Other  Other  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Other information you wish to add about this iter property identification number: all of your entries from Part 1, including any entriere.  It in any vehicles, whether they are registered or also report it on Schedule G: Executory Contracts and	the amount of any secucive Creditors Who Have Classes Current value of the entire property?  Describe the nature of interest (such as fees the entireties, or a lift	simple, tenancy by e estate), if known.  community property
<b>✓</b> Ye	S				
3.1	Model: Year:	Chevrolet Impala 2007	Who has an interest in the property? Check one.  Debtor 1 only	the amount of any sec	d claims or exemptions. Put ured claims on <i>Schedule D.</i> laims <i>Secured by Property.</i>
	Approximate mileage: Other information: 2007 Chevrolet Impala	145000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property? \$2750.00	Current value of the portion you own? \$2750.00
			instructions)		
3.2	Make Model: Year: Approximate mileage: Other information: 1999 Chevrolet Tahoe	Chevrolet Tahoe 1999 167000	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any sec	d claims or exemptions. Put ured claims on Schedule D laims Secured by Property. Current value of the portion you own? \$650.00
			Check if this is community property (see		

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	Melvin	D	Harris	Case number	ei (ii kiiowii)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the pro	operty? Check		claims or exemptions. P
	Model:		one.			red claims on <i>Schedule</i> aims Secured by Property
	Year:		Debtor 1 only		Creditors Will Have Cla	uills secured by Floperty
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is community	y property (see		
			instructions)			
3.4	Make		Who has an interest in the pro	operty? Check	Do not deduct secured	claims or exemptions. P
	Model:		one.		,	red claims on Schedule
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is community	y property (see		
Exam			instructions)  ner recreational vehicles, other vents, fishing vessels, snowmobiles, mo			
Exam	nples: Boats, trailers, motor No Yes Make		ner recreational vehicles, other vents, fishing vessels, snowmobiles, mo	otorcycle accessori	Do not deduct secured	
Exam	nples: Boats, trailers, motor No Yes		who has an interest in the pro	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exam	nples: Boats, trailers, motor No Yes Make Model:		who has an interest in the proone.  Debtor 1 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims or exemptions. Pared claims on Schedule nims Secured by Property
Exam	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone.  Debtor 1 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Exam	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule iims Secured by Property
Exam	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Exam	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 2 only	otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a  Check if this is community	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a  Check if this is community instructions)	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?  Do not deduct secured the amount of any secured.	claims on Schedule sims Secured by Property  Current value of the portion you own?  claims or exemptions. P
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Other information:  Make  Model:  Year:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone.	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?  Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property  Current value of the portion you own?
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone.	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?  Do not deduct secured the amount of any secured.	claims on Schedule sims Secured by Property  Current value of the portion you own?  claims or exemptions. P
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Other information:  Make  Model:  Year:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone.	operty? Check and another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classian Creditors Who Have Classian Creditors	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P hired claims on Schedule hims Secured by Property
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model: Year: Approximate mileage:  Other information:  Make  Model: Year: Approximate mileage:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone.  Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)  Debtor 1 only Debtor 2 only	operty? Check and another by property (see boperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P hered claims on Schedule hims Secured by Property  Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model: Year: Approximate mileage:  Other information:  Make  Model: Year: Approximate mileage:		who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is community instructions)  Who has an interest in the proone.  Debtor 1 and Debtor 2 only Debtor 2 only instructions)  Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only	operty? Check and another y property (see operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P hered claims on Schedule hims Secured by Property  Current value of the

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Harris Debtor 1 Melvin D Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$375.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... **Used Electronics** \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothes** \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1175.00 for Part 3. Write that number here .....

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Debtor 1 Melvin D Harris Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$98.00 17.1. Checking account: Chase Bank 17.2. Checking account: 17.3. Savings account: Chase Bank \$0.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Melvin	D	Harris	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashienents are those you cannot transful lissuer name:	s' checks, promissory no	tes, and money orders.	
21.	Retirement or pension	accounts			
			o), thrift savings accounts	s, or other pension or profit-sharing plans	
	No	Type of account:	Institution name:		
	Yes. List each account	Type of account:	Institution name:		<b>¢</b> 0.00
	separately.	401(k) or similar plan:	401k through work		\$0.00
		Pension plan:			
		IRA:			, - <u></u> -
		Retirement account:			_
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so tha with landlords, prepaid rent, pub			
	Yes	Electric:			_
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			-
		Other:			-
23.	Annuities (A contract fo	or a periodic payment of money t	o you, either for life or for	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			
		-			

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Debto	or 1 Melvin	D	Harris	Case number (if known)	
	First Name	Middle Nam			
24.		n education IRA, in an accour 330(b)(1), 529A(b), and 529(b)(		under a qualified state tuition program.	
	✓ No  Yes	Institution name and description	n. Separately file the records of any in	rerests.11 U.S.C. § 521(c):	
25.		ble or future interests in prop or your benefit	perty (other than anything listed in	line 1), and rights or powers	
	✓ No  Yes. Descri	iba			
	Tes. Desci	ibe			
26.			rets, and other intellectual proper proceeds from royalties and licensing	=	
	✓ No		,		
	Yes. Desc	ibe			
27.		nchises, and other general int	=		
	Examples: Buil	ding permits, exclusive licenses	, cooperative association holdings, liq	uor licenses, professional licenses	
	Yes. Descri	ribe			
Mon	ey or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or proper Tax refunds ov				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds ov ✓ No  ✓ Yes. Give s			Federal:	portion you own? Do not deduct secured
	Tax refunds ov  ✓ No  Yes. Give s about	ved to you pecific information		State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti	pecific information t them, including whether lready filed the returns he tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past	pecific information t them, including whether lready filed the returns he tax years	usal support, child support, maintena	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past	pecific information t them, including whether lready filed the returns he tax years	usal support, child support, maintena	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past	pecific information t them, including whether lready filed the returns ne tax years t due or lump sum alimony, spor	usal support, child support, maintena	State:  Local:  nce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past	pecific information t them, including whether lready filed the returns ne tax years t due or lump sum alimony, spor	usal support, child support, maintena	State:  Local:  nce, divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past	pecific information t them, including whether lready filed the returns ne tax years t due or lump sum alimony, spor	usal support, child support, maintena	State:  Local:  nce, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
29.	Tax refunds ov  ✓ No  Yes. Give s about you a and ti  Family support Examples: Past ✓ No  Yes. Give s	pecific information them, including whether lready filed the returns ne tax years  t due or lump sum alimony, spor	usal support, child support, maintena	State: Local:  nce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past  No Yes. Give s  Other amount: Examples: Unpr	pecific information them, including whether lready filed the returns the tax years	ayments, disability benefits, sick pay,	State: Local:  Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ov  No Yes. Give s about you a and ti  Family support Examples: Past  No Yes. Give s  Other amount: Examples: Unpr	pecific information them, including whether lready filed the returns ne tax years  t due or lump sum alimony, spor pecific information	ayments, disability benefits, sick pay,	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ov  ✓ No  Yes. Give s about you a and ti  Family support Examples: Past ✓ No  Yes. Give s  Other amounts Examples: Unpa	pecific information t them, including whether liready filed the returns ne tax years  t due or lump sum alimony, sport pecific information	ayments, disability benefits, sick pay,	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Melvin	D	Harris	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance paramples: Health, disabil		avings account (HSA); credit, ho	omeowner's, or renter's insurance	
	No  ✓ Yes. Name the insur	Col	mpany name:	Beneficiary:	Surrender or refund value:
	of each policy and lis		untry Financial Life Insurance	Beneficiary	\$0.00
		<u> </u>			
32.				, or are currently entitled to receive	
	No				
	Yes. Describe				
33.	Examples: Accidents, em	urties, whether or not you ployment disputes, insurance	have filed a lawsuit or made a se claims, or rights to sue	a demand for payment	
	No No Describe				
	Yes. Describe				
34.	Other contingent and uto set off claims	ınliquidated claims of eve	ry nature, including counterc	laims of the debtor and rights	
	<b>✓</b> No				
	Yes. Describe				
	_				
35.	Any financial assets yo	u did not already list			
	No No				
	Yes. Describe				
	Tes. Describe				
36	Add the dollar value of	all of your entries from Pa	rt 4, including any entries for	nages you have attached	
00.		-			\$98.00
Part	5: Describe Any Bu	siness-Related Proper	ty You Own or Have an In	terest In. List any real estate in Par	t 1.
37.	Do you own or have an	y legal or equitable interes	st in any business-related pro	perty?	
	No. Go to Part 6.				Current value of the
	Yes. Go to line 38.				portion you own? Do not deduct secured claims
	100. 00 10 1110 00.				or exemptions
38.	Accounts receivable or	commissions you already	earned		
	<b>✓</b> No				
	Yes. Describe				
39.	Office equipment, furni Examples: Business-relat		dems, printers, copiers, fax mad	chines, rugs, telephones, desks, chairs, elec	tronic devices
	<b>✓</b> No				
	Yes. Describe				

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Deb	tor 1 Melvin	D	Harris	Case number (if known)	
10	First Name	Middle Name	Last Name	avu tuada	
40.		equipment, supplies you	use in business, and tools of you	our trade	
	<b>✓</b> No				
	Yes. Describe				
41.	Inventory				
	- N				
	Yes. Describe				
	les. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				
			=		
			-		
43.	Customer lists, mailing	lists, or other compilat	tions		
	<b>✓</b> No				
	Yes. Do your lists i	nclude personally identifia	ble information (as defined in 11	U.S.C. § 101(41A))?	
	No No Door	vrib o			
	Yes. Desc				<del></del>
44.	Any business-related	property you did not all	ready list		
	<b>✓</b> No				
	Yes. Give specific				<del></del>
	information				<u> </u>
					<del>_</del>
					<del>_</del>
					<del></del>
45 A	dd tho dollar value of	all of your antrine from I	Part 5 including any entries for	r nages you have attached	
			Part 5, including any entries for		
<u> </u>				.,	
Part		arm- and Commerci n interest in farmland, list it		y You Own or Have an Interest In.	
46.	Do you own or have a	iny legal or equitable in	terest in any farm- or commerc	ial fishing-related property?	
	✓ No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
	_				or exemptions
47.	Farm animals Examples: Livestock, p	oultry farm-raised fish			
	_	ounty, taitit-taiseu tisti			
	No				
	Yes. Describe				

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Debtor	1 Melvin First Name	D Middle Name	Harris Last Name	Case number (if known)	
48. <b>C</b>	Crops-either growing	or harvested			
[	No Yes. Describe				
49. <b>F</b>	arm and fishing equi	ipment, implements, machinery, fixt	tures, and tools of trad	le	
	<b>✓</b> No				
	Yes. Describe				
50. <b>F</b>	arm and fishing supp	olies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51. <b>A</b>		ercial fishing-related property you d	lid not already list		
	No Yes. Describe				
<u> </u>					
52 Add	the dollar value of a	all of your entries from Part 6, includ	ding any entries for na	ges vou have attached	
		er here			
	<u> </u>				
Part 7:		operty You Own or Have an Inte		d Not List Above	
		operty of any kind you did not alread ts, country club membership	dy list?		
<u> </u>	<b>✓</b> No				
	Yes. Give specific information				
	iiiioiiiiaiioii				
					-
54. Add	I the dollar value of a	all of your entries from Part 7. Write	that number here		•
Part 8:	List the Totals of	of Each Part of this Form			
55. <b>Pa</b>	rt 1: Total real estat	e, line 2		<b></b>	
56. <b>pa</b>	rt 2 total vehicles, li	ne 5	\$3400 OO		
	·	nd household items, line 15	\$3400.00 \$1175.00	_	
58. <b>Pa</b> ı	rt 4: Total financial a	ssets, line 36	\$98.00	<u> </u>	
59. <b>Pa</b>	rt 5: Total business-	related property, line 45	ψ30.00	<u> </u>	
60. <b>Pa</b>	rt 6: Total farm- and	fishing-related property, line 52	-	<u> </u>	
61. <b>Pa</b>	rt 7: Total other prop	perty not listed, line 54	-	<u> </u>	
62. <b>To</b>	tal personal property	y. Add lines 56 through 61	 \$4673.00		+ \$4673.00
				Copy personal property total	
00 =	-1 -6 -11 -	O. b d. 1. A / D. A 11 H			\$4673.00
63. <b>Tot</b>	ai of all property on	Schedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:						
Debtor 1	Melvin	D	Harris			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name	,		
United States E	Bankruptcy Court for the:	Northern	District of Illinois(State)			
Case number (lf known)			(Glate)			

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clain	n as Exempt					
1.	<ul> <li>Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.</li> <li>✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)</li> <li>✓ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)</li> </ul>						
2.	For any property you list on Schedule A	/B that you claim as e	exempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Used Clothes	\$500.00	\$500.00	735 ILCS 5/12-1001(a)			
	Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit				
	Brief description: Used Furniture	\$375.00	\$375.00	735 ILCS 5/12-1001(b)			
	Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_			
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?				

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 Debtor 1 First Name
 Melvin
 D
 Harris
 Case number (if known)

 Last Name
 Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description:  Used Electronics  Line from Schedule A/B:  07	\$200.00	\$200.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used Jewelry Line from Schedule A/B: 12	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Checking account, Chase Bank Line from Schedule A/B: 17	\$98.00	\$98.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Savings account, Chase Bank Line from Schedule A/B: 17	\$0.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description:  401(k) or similar plan, 401k through work  Line from Schedule A/B: 21	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006
Brief description: Chevrolet Tahoe , 1999, 1999 Chevrolet Tahoe Line from Schedule A/B: 03	\$650.00	\$650.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
Brief description: Country Financial Life Insurance Line from	\$0.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(f)

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			Do	cument Page 22 of	70		
Fill in	this infor	mation to identify your cas	se:		I		
Debto	r 1	Melvin First Name	D Middle Name	Harris Last Name			
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name			
		ankruptcy Court for the:	Northern	District of Illinois (State)			
Case I	number <sup>m)</sup>						
Offi	cial	Form 106D			_		theck if this is a mended filing
		<del>-</del>	ors Who Ha	ve Claims Secur	ed by Pron		12/1
Be as o	complete space is i	and accurate as possib	le. If two married people	e are filing together, both are equals are the entries, and attach it to	ially responsible for si	upplying correct infor	
1. [	Oo any c	reditors have claims se	ecured by your proper	ty?			
	No. C	Check this box and subm	it this form to the court v	vith your other schedules. You have	ve nothing else to repo	ort on this form.	
[	✓ Yes.	Fill in all of the information	n below.				
Part 1	List A	All Secured Claims					
2.	separate	•	nan one creditor has a par	ured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1		R SUBURBAN ACCEP	Describe the property	that secures the claim:	\$4,563.00	\$2,750.00	\$1,813.00
	Creditor's 1645 O	GDEN AVE	2007 Chevrolet Impala	, the claim is: Check all that apply.	]		
	DOWNE GROVE	RS   IL   60515     State   ZIP Code	Unliquidated Disputed				
	,	es the debt? Check one.	Nature of lien. Check a	all that apply.			
		tor 1 only tor 2 only	An agreement you car loan)	made (such as mortgage or secured			
	Deb	tor 1 and Debtor 2 only	Statutory lien (such	as tax lien, mechanic's lien)			
		east one of the debtors another	Judgment lien from				
	Che	ck if this claim relates	Other (including a ri	ght to offset)			
	To a	community debt	Last 4 digits of accou	nt number1901			

incurred

\$4,563.00

 $\label{eq:Add-def} \textbf{Add the dollar value of your entries in Column A on this page. Write that number}$ 

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Fill in	this infor	mation to identify your c	ase:			
Debt	or 1	Melvin	D	Harris		
		First Name	Middle Name	Last Name		
Debt		=				
(Spou	se, if filing)	First Name	Middle Name	Last Name		
Unite	ed States B	ankruptcy Court for the:	Northern	District of Illinois		
Casa	number			(State)		
(If kno		_			<del></del>	
Offi	cial F	orm 106E/F				Check if this is an amended filing
						_
Sc	hedu	ile E/F: Cre	editors Who	Have Unsec	ured Claims	12/1
other Form claim the ei know	party to a 106A/B) a s that are ntries in the n).	any executory contracts and on Schedule G: Exe Ilisted in Schedule D: C he boxes on the left. At	s or unexpired leases that cutory Contracts and Ur Creditors Who Hold Claim tach the Continuation P	nt could result in a claim. A nexpired Leases (Official Fo ns Secured by Property. If m	Iso list executory contracts rm 106G). Do not include an lore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part	1 List	All of Your PRIORIT	Y Unsecured Claims			
1.	Do any cr	editors have priority ur	secured claims against	you?		
	<b>✓</b> No. (	Go to Part 2.				
	Yes.					
	listed, ider As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both prior in alphabetical order acco	rity and nonpriority amounts,	list that claim here and show b If you have more than two pric	arately for each claim. For each claim both priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debt	or 1	Melvin	D	Harris	Case number (if known)					
		First Name	Middle Name	Last Name						
Part	2:	List All of Your NONPRIC	ORITY Unsecu	red Claims						
ļ	Do a	any creditors have nonpriorit No. You have nothing to rep Yes.	-	•	e court with your other schedules.					
( 	unse If m	ecured claim, list the creditor se	parately for each	claim. For each claim I	er of the creditor who holds each claim. If a creditor has more to isted, identify what type of claim it is. Do not list claims already incomer Part 3.If you have more than four priority unsecured claims fill out	luded in Part 1.				
4.1	C	APITALONE								
4.1		onpriority Creditor's Name			Last 4 digits of account number	\$3,332.00				
	_	D BOX 26625			When was the debt incurred?11/2015					
	Νι	umber Street			As of the date you file, the claim is: Check all that apply.					
	_				Contingent					
	_	CHMOND Virgir		23261	Unliquidated					
	Ci <b>W</b>	ty State ho incurred the debt? Check		Zip Code	Disputed					
	Ī	Deleter 1 amb.	00.		Type of NONPRIORITY unsecured claim:					
	Ē	Debtor 2 only			Student loans					
	F	Debtor 1 and Debtor 2 only								
	At least one of the debtors and another				Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	H	_		4.1.1	Debts to pension or profit-sharing plans, and other similar					
	L	Check if this claim relates	to a communit	y debt	debts  Other. Specify  CreditCard					
	IS	the claim subject to offset? No			Ordanodad Ordanodad					
		Yes								
4.2	_	APITALONE onpriority Creditor's Name			Last 4 digits of account number	\$1,393.00				
	PO BOX 26625			When was the debt incurred? 4/2016						
	Number Street				As of the date you file, the claim is: Check all that apply.					
	_				Contingent					
	_	CHMOND Virgir		23261	Unliquidated					
	Ci	ty State  The incurred the debt? Check		Zip Code	Disputed					
	Ü	Debter 1 amb.	One.		Type of NONPRIORITY unsecured claim:					
	Ē	Debtor 2 only			<i></i>					
	F	Debtor 1 and Debtor 2 only			Student loans					
	F	At least one of the debtors a	nd another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	H	=		4.1.1	Debts to pension or profit-sharing plans, and other similar					
	L	Check if this claim relates	s to a communit	y debt	─ debts  ✓ Other. Specify  CreditCard					
	IS	the claim subject to offset? No			Other. Specify					
	Ľ	=								
		Yes								
4.3	_	o/carson onpriority Creditor's Name			Last 4 digits of account number1326	\$410.00				
		D BOX 15521			When was the debt incurred? 10/2015					
	Νι	umber Street			As of the date you file, the claim is: Check all that apply.					
	_				Contingent					
	_	ilmington Delay		19805	Unliquidated					
	Ci <b>W</b>	ty State ho incurred the debt? Check		Zip Code	Disputed					
	V	Deleterat emb.			Type of NONPRIORITY unsecured claim:					
	F	Debtor 2 only			Student loans					
	F	Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or					
	F	At least one of the debtors a	nd another		divorce that you did not report as priority claims					
	Check if this claim relates to a community debt				Debts to pension or profit-sharing plans, and other similar					
	L	Check if this claim relates the claim subject to offset?	s to a community	y uebi	─ debts  CreditCard  CreditCard					
		THE CIAITI SUDJECT TO OTTENT?								
	ls	No			Ordanodad Ordanodad					

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D Harris Debtor 1 Melvin Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 **CBNA** \$1,911.00 Last 4 digits of account number 2076 Nonpriority Creditor's Name When was the debt incurred? 6/2016 Po Box 6497 Street Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls South Dakota 57117 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes **CBNA** \$977.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 6497 Number Street As of the date you file, the claim is: Check all that apply. Contingent South Dakota 57117 Sioux Falls Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes CBNA 4.6 \$829.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 6497 When was the debt incurred? 7/2016 Street Number As of the date you file, the claim is: Check all that apply. Contingent South Dakota 57117 Sioux Falls Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts
Other. Specify \_

Debts to pension or profit-sharing plans, and other similar

CreditCard

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D Harris Debtor 1 Melvin Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** COMENITY BANK/GORDMANS 4.7 \$307.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2016 PO BOX 182789 Number Street As of the date you file, the claim is: Check all that apply. Contingent **COLUMBUS** Ohio 43218 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes CONVERGENT OUTSOURCING \$450.00 Last 4 digits of account number 7363 Nonpriority Creditor's Name Po Box 9004 When was the debt incurred? 8/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington 98057 Renton Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: SPRINT **✓** No Yes CRDT FIRST 4.9 \$549.00 Last 4 digits of account number \_ Nonpriority Creditor's Name POB 81315 When was the debt incurred? 7/2016 Street Number As of the date you file, the claim is: Check all that apply. Contingent CLEVELAND Ohio 44181 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed

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D Harris Debtor 1 Melvin Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 HEIGHTS FINANCE CO-327 \$2,550.00 Last 4 digits of account number Nonpriority Creditor's Name 1460 N FARNSWORTH AVE When was the debt incurred? 5/2016 Number As of the date you file, the claim is: Check all that apply. Contingent **AURORA** Illinois 60505 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 024 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.11 J.B. ROBINSON JEWELERS \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 375 GHENT RD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **FAIRLAWN** Ohio 44333 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes KOHLS/CAPONE 4.12 \$66.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 3115 When was the debt incurred? 5/2016 Number As of the date you file, the claim is: Check all that apply. Contingent MILWAUKEE 53201 Wisconsin Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No

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D Harris Debtor 1 Melvin Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Loyola University c/o James T. Gately \$1,152.00 Last 4 digits of account number Nonpriority Creditor's Name 8233 185th St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60487 Tinley Park Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_\_ 2009-M1-202787 Is the claim subject to offset? **✓** No Yes 4.14 **MCYDSNB** \$600.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 5/2016 9111 DUKE BLVD When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent MASON 45040 Ohio Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes MIDLAND FUNDING 4.15 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 8875 AERO DR STE 200 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAN DIEGO 92123 California Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_ debt Is the claim subject to offset? **✓** No

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D Harris Debtor 1 Melvin Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 PLS - Bankruptcy \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1 S Wacker Dr Fl 36 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60606 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_\_ payday loan Is the claim subject to offset? **✓** No Yes SYNCB/ASHLEY HOMESTORE \$2,194.00 4.17 Last 4 digits of account number \_ Nonpriority Creditor's Name 6/2016 950 FORRER BLVD When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent KETTERING 45420 Ohio Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ Is the claim subject to offset? **✓** No Yes SYNCB/BP 4.18 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name C/O PO BOX 965024 When was the debt incurred? 6/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 32896 ORLANDO Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No

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D Harris Debtor 1 Melvin Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 SYNCB/BP \$0.00 Last 4 digits of account number Nonpriority Creditor's Name C/O PO BOX 965024 When was the debt incurred? 6/2016 Number As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** Florida 32896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.20 SYNCB/CAR CARE MIDAS \$420.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 823 Donald Ross Number Street As of the date you file, the claim is: Check all that apply. Contingent North Palm Beach Florida 33408 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes SYNCB/WALMAR 4.21 \$1,545.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 965024 When was the debt incurred? 5/2016 Number As of the date you file, the claim is: Check all that apply. Contingent EL PASO 79998 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No **|** 

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Debtor 1 Melvin D Harris Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Loyola University Hospital On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 2160 S 1st Ave # 1940 Line 4.13 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Maywood Illinois 60153 Last 4 digits of account number City State Zip Code Blatt Hasenmille Leibsker On which entry in Part 1 or Part 2 did you list the original creditor? 10 S Lasalle, Ste 2200 Line 4.15 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Illinois 60603 Chicago Last 4 digits of account number City State Zip Code Blitt & Gaines On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 661 Glenn Ave Line 4.15 Part 1: Creditors with Priority Unsecured Claims

one):

Last 4 digits of account number

Part 2: Creditors with Nonpriority Unsecured

Number

Wheeling

City

Street

Illinois

State

60090

Zip Code

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Debtor 1 Melvin D Harris Case number (if known)

First Nai	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting pu	rposes o
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oor rotain yaa imoo oo tiinoagii oo.			
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$19,485.00	
	that amount here.			
	6i Total Add lines 6f through 6i	6i	\$19,485.00	

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Fill in this information to identify your case:									
Debtor 1	Melvin	D	Harris						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)						
Case number	-								

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Public Storage Name 2638 N Pulaski	Rd		Storage Lease, Debtor is Lessee, Monthly Lease
	Number Chicago	Street Illinois	60639	
	City	State	Zip Code	

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			3	
Fill in this info	rmation to identify your c	ase:		
Debtor 1	Melvin	D	Harris	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(otato)	
(If known)				Charle if this is an
				Check if this is an amended filing
Official	Form 106H			Ç
_				
Schedul	e H: Your Cod	lebtors		12/15
1. Do you ha		ou are filing a joint case, do	not list either spouse as a d	odebtor.)
Idaho, Lo			perty state or territory? ( ashington, and Wisconsin.)	Community property states and territories include Arizona, California,
	. Did your spouse, forme	er spouse, or legal equiva	lent live with you at the tin	e?
	No			
	Yes. In which communit	y state or territory did you	ı live?	_ Fill in the name and current address of that person.
				<u> </u>
	Name of your spouse, f	ormer spouse, or legal equ	ivalent	
	Number Street			<del>_</del>
	City	State	Zip Code	<del>_</del>
again as	a codebtor only if that p	erson is a guarantor or o	osigner. Make sure you h	our spouse is filing with you. List the person shown in line 2 ave listed the creditor on Schedule D (Official Form 106D), fulle D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this informat	ion to identify	your case:						
Debtor 1 Melv	in	D	Harris		_			
	Name	Middle Name	Last N	ame	Che	ck if this is:		
Debtor 2 (Spouse, if filing) First	Name	Middle Name	Last N	ame	— I п	An amended filing		
						A supplement showing post-petition o	chapter 1	
United States Bankr the:	uptcy Court for	Northern	District of Illi	nois tate)		expenses as of the following date:	onaptor i	
Case number			(0	iaic)				
(If known)						MM / DD / YYYY		
Official For	m 106l							
Schedule I:	Your In	come					12/1	
information about spouse. If more sp number (if known)	your spouse. I ace is needed	f you are separated and , attach a separate she y question.	d your spous	se is not filing	with you, do	r spouse is living with you, inclue not include information about yo ional pages, write your name an	our	
1. Fill in your empl	ovment		Debtor 1			Debtor 2		
information.	oyment.							
If you have more	than one job,	Employment status	Employed Not Employed  Dock Worker  Fed Ex  2201 W Plano Pkwy # 200  Number Street			Employed		
attach a separate						Not Employed		
information abou employers.	t additional	Occupation						
Include part time, self-employed wo		Employer's name						
Occupation may		Employer's address						
or homemaker, if						Number Street		
			Plano City	Texas State	75075 Zip Code	City Chata 7in C	\ <u></u>	
			•	Sidle	Zip Code	City State Zip C	ode	
		How long employed there?	7 months					
Port Or Cive De	toilo About N	Ionthly Income						
Part 24 Give De	talis About IV	ionthly income						
Estimate monthly spouse unless you		he date you file this form	<b>1.</b> If you have	nothing to repo	ort for any line, v	vrite \$0 in the space. Include your no	on-filing	
If you or your non-fi more space, attach			combine the	information for	all employers fo	r that person on the lines below. If yo	ou need	
				For I	Debtor 1	For Debtor 2 or non-filing spouse		
2. List monthly g	ross wages, sala	ary, and commissions (before	re all payroll	2.	\$2,451.58			
		calculate what the monthly v			Ψ2,431.30			
deductions.) If be.		calculate what the monthly v		3.	+ \$0.00			

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Debt	or 1 Melvin First Name		-ast Name		Case number known)			
	THO THAINS	made name	adt Hamo		For Debtor 1	For Debtor 2 or non-filing spouse		
Co	py line 4 here		<b>→</b> 4.		\$2,451.58			
5. <b>Lis</b>	st all payroll dedu							
5a	a. Tax, Medicare,	and Social Security deductions	5a	a.	\$560.65			
5b	. Mandatory con	tributions for retirement plans	5b	).	\$0.00			
50	. Voluntary contr	ibutions for retirement plans	50	).	\$0.00			
50	d. Required repay	ments of retirement fund loans	50	d.	\$0.00			
5e	e. Insurance		5e	Э.	\$19.67			
5f.	. Domestic suppo	rt obligations	5f.		\$0.00			
5g	g. Union dues		5g	<b>j</b> .	\$0.00			
5h	n. Other deductio	ns. Specify:	_ 5h	1. +	\$0.00 +			
6. <b>Ad</b> +5h.	d the payroll ded	uctions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.		\$580.32	-		
7. <b>Ca</b>	Iculate total mor	thly take-home pay. Subtract line 6 from line	4. 7.		\$1,871.26			
8. <b>Lis</b>	at all other incom	e regularly received:						
8a	business, profes	-						
		nt for each property and business showing rdinary and necessary business expenses, and net income.	8a	<b>1</b> .	\$0.00			
8b	. Interest and div		8b		\$0.00			
80	. Family support dependent regu	payments that you, a non-filing spouse, or a	a		<u> </u>			
		spousal support, child support, maintenance, it, and property settlement.	80	<b>)</b> .	\$0.00			
80	d. Unemployment	compensation	80	d.	\$0.00			
8e	e. Social Security		8e	Э.	\$0.00			
8f.	Include cash assi cash assistance t	ent assistance that you regularly receive stance and the value (if known) of any non-hat you receive, such as food stamps (benefits mental Nutrition Assistance Program) or s	8f.		\$0.00			
80	Pension or reti	rement income	80		\$0.00			
8h	n. Other monthly i	income. Specify:	_	1. +	\$0.00 +			
	_	<b>e</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h. 9.		\$0.00			
		<b>income.</b> Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing sp	10 oouse	).	\$1,871.26 +		=	\$1,871.26
In frie	clude contributions ends or relatives.	ular contributions to the expenses that you s from an unmarried partner, members of your mounts already included in lines 2-10 or amou	household,	your c	lependents, your roomn			
Sp.	pecify:						11. +	\$0.00
		the last column of line 10 to the amount in the Summary of Schedules and Statistical Sur					12.	\$1,871.26
								Combined monthly income
13. <b>D</b>	o you expect an i	ncrease or decrease within the year after y	you file this	form	•			
Ë	Yes. Explain:							
L								

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		Docu	iment Page 37 of 70	)	
Fill in this infor	mation to identify	your case:			
Debtor 1	Melvin	D	Harris		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ıg
United States E	Bankruptcy Court fo	or the: Northern [	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	<del>/</del>
Official	Form 106	<u> </u>			
Schedul	e J: Your I	Expenses			12/15
information. If		s possible. If two married people and eded, attach another sheet to this on.			
Part 1: Des	cribe Your Hou	sehold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live	in a separate household?			
	No				
	Yes. Debtor 2 n	nust file Official Forms 106J-2, Expen	ses for Separate Household of Debi	for 2.	
2. Do you hav	e dependents?	No			
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	14 years	No.  ✓ Yes.
			Child	21 years	Yes. No.
			0.1.10	2 : yours	Yes.
	penses include f people other	<b>✓</b> No			
than yourself an dependents	•	Yes			
Part 2: Esti	mate Your Ong	oing Monthly Expenses			
Estimate you	r expenses as of y of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup		•	•
	•	non-cash government assistance in the contract of the contract	-		Your expenses
	I or home owners or the ground or lot	hip expenses for your residence. In . 4.	clude first mortgage payments and		<b>\$600.00</b>
If not inc	luded in line 4:				
4a. Real e	state taxes				4a <b>\$0.00</b>

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Melvin D Harris Case number (if known) 
First Name Middle Name Last Name

First Name wilder vame Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$270.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$250.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$55.00
10. Personal care products and services	10.	\$50.00
11. Medical and dental expenses	11.	\$0.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$235.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
<ul><li>15. Insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li></ul>		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$60.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$276.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: Storage Unit	17c	\$63.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	22	**
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Me		D	Harris	Case number (if known)		
Firs	st Name	Middle Name	Last Name			
21. <b>Other.</b> S	pecify:				21	\$0.00
	te your monthly expenses.					\$1,859.00
	lines 4 through 21.					\$0.00
'	by line 22 (monthly expenses	,,				\$1,859.00
22c. Add	line 22a and 22b. The resul	It is your monthly exp	enses.		22.	
23. Calculat	e your monthly net incom	e.				
23a. Cop	y line 12 (your combined m	onthly income) from	Schedule I.		23a	\$1,871.26
23b. Cop	by your monthly expenses from	om line 22 above.			23b	\$1,859.00
	tract your monthly expenses		ncome.			\$12.26
The	e result is your monthly net in	ncome.			23c	
	mple, do you expect to finish ge payment to increase or de Explain here:					

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Melvin	D	Harris
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	·	<b>x</b>
	Signature of Debtor 1	Signature of Debtor 2
	Date <b>5/10/2017</b>	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this i						
Debtor 1	Melvin	D	Harris			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing	ng) First Name	Middle Name	Last Name			
United Stat	tes Bankruptcy Court for the:	Northern	District of Illinois			
Case numb	ber		(State)			
(If known)						Check if this is
Officia	al Form 107					amended filing
Staten	nent of Financia	l Affairs for In	dividuals Fi	ling for Bankr	uptcy	12
nformatio	nplete and accurate as po on. If more space is neede f known). Answer every q	ed, attach a separate sh				
Part 1: C	Give Details About Your	Marital Status and W	here You Lived Be	fore		
1. Wha	t is your current marital sta	atus?				
	Married					
	Married Not married					
		ou lived anywhere other	than where you live r	ow?		
2. Duri	Not married	•	·			
2. Duri	Not married  ng the last 3 years, have yo	ou lived in the last 3 years	s. Do not include whe			Dates Debtor 2 lived there
2. Duri	Not married  Ing the last 3 years, have you  No  Yes. List all of the places you	ou lived in the last 3 years	s. Do not include whe	re you live now.		
2. Duri	Not married  Ing the last 3 years, have you  No  Yes. List all of the places you	ou lived in the last 3 years	s. Do not include whe	re you live now. Debtor 2:		there
2. Duri	Not married  ng the last 3 years, have you  No  Yes. List all of the places you  Debtor 1:	ou lived in the last 3 years  Date:	s. Do not include whe	re you live now.  Debtor 2:  Same as Debtor 1		there Same as Debtor 1
2. Duri	Not married  ng the last 3 years, have you  No  Yes. List all of the places you  Debtor 1:  Number Street	Date: there	s. Do not include whe	re you live now.  Debtor 2:  Same as Debtor 1  Number Street		there  Same as Debtor 1  From
2. Duri	Not married  ng the last 3 years, have you  No  Yes. List all of the places you  Debtor 1:	ou lived in the last 3 years  Date: there	s. Do not include whe	re you live now.  Debtor 2:  Same as Debtor 1  Number Street  City State	Zip Code	there  Same as Debtor 1  From To
2. Duri	Not married  ng the last 3 years, have you  No  Yes. List all of the places you  Debtor 1:  Number Street	Date: there	s. Do not include whe	re you live now.  Debtor 2:  Same as Debtor 1  Number Street	Zip Code	there  Same as Debtor 1  From
2. Duri	Not married  ng the last 3 years, have you  No  Yes. List all of the places you  Debtor 1:  Number Street	Date: there	s. Do not include whe	re you live now.  Debtor 2:  Same as Debtor 1  Number Street  City State	Zip Code	there  Same as Debtor 1  From To
2. Duri	Not married  Ing the last 3 years, have you not	Date: there  To  Zip Code	s. Do not include whe	Debtor 2:  Same as Debtor 1  Number Street  City State  Same as Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
2. Duri	Not married  Ing the last 3 years, have you not	Date: there  To  Zip Code  From	s. Do not include whe	Debtor 2:  Same as Debtor 1  Number Street  City State  Same as Debtor 1	Zip Code	there  Same as Debtor 1  From To Same as Debtor 1  From

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Case number (if known)

Harris

D

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$6277.99 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$37415.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$41587.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Melvin

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Debtor 1 Melvin D Harris Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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Insider's Name	or 1	Melvin		D	Ha	ırris	Case number	(if known)
insider's Name  Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  No  Yes. List all payments that benefited an insider.  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  No  Yes. List all payments that benefited an insider.  Dates of payments or transfer any property on account of a debt that benefited an insider?  No  Yes. List all payments that benefited an insider.  Dates of payment Total amount payments or transfer any property on account of a debt that benefited an insider?  No  Yes. List all payments that benefited an insider.  Dates of payment Total amount payments or transfer any property on account of a debt that benefited an insider?  No  Yes. List all payments that benefited an insider.  Dates of payment Total amount paid Amount you payment payment paid Still owe Reason for this payment include creditor's name  Insider's Name  Number Street  Dates of City State Zip Code		First Name		Middle Name	Las	st Name		
Yes. List all payments to an insider.    Dates of payment   Total amount pount   Amount you still owe   Reason for this payment	nsid orp	ders include your porations of which nt, including one	relatives; a n you are a for a busin	iny general partner in officer, director, less you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	ou are a general partner; g securities; and any managing
Dates of payment Paid Amount you still owe Reason for this payment  Insider's Name Number Street  City State Zip Code  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? nelucle payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment  Dates of payment  Dates of payment  Insider's Name  Number Street  City State Zip Code  City State Zip Code  Insider's Name  Number Street  City State Zip Code	<b>✓</b>			,				
Number Street    City   State   Zip Code	Ш	Yes. List all pay	ments to a	an Insider.				Reason for this payment
City State Zip Code    Insider's Name   Number Street		Insider's Name						
Insider's Name Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Include payments on debts guaranteed or cosigned by an insider.  ✓ No  Yes. List all payments that benefited an insider.  Dates of payment  Insider's Name  Number Street  City State Zip Code  Insider's Name		Number Street						
Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment Paid Mount you still owe Reason for this payment Include creditor's name  Insider's Name  Number Street  City State Zip Code		City	State	Zip Code				
City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Include payments on debts guaranteed or cosigned by an insider.  No  Yes. List all payments that benefited an insider.  Dates of payment paid Amount you still owe Include creditor's name  Insider's Name  Number Street  City State Zip Code  Insider's Name		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment  Dates of payment  Dates of payment  Insider's Name  Number Street  City State Zip Code  Insider's Name		Number Street						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment  Dates of payment  Insider's Name  Number Street  City State Zip Code  Insider's Name		City	State	Zip Code				
Insider's Name  Number Street  City State Zip Code  Insider's Name	Inclu	ude payments on No	_	_	sider.  Dates of		<del>-</del>	
City State Zip Code  Insider's Name		Insider's Name						
Insider's Name		Number Street						
		City	State	Zip Code				
Number Street		Insider's Name				·		
		Number Street						
City State Zip Code		City	State	Zip Code				

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Debtor 1 Melvin Harris D Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 M	1elvin irst Name	D Middle Name	Harris Last Name	Case number (if known)		
11.	acco	in 90 days before you file ounts or refuse to make a No Yes. Fill in the details.			ank or financial institution, se	et off any amou	nts from your
	Ц			Describe the action the		Date action was taken	Amount
	ō	Creditor's Name					
	1	Number Street		Last 4 digits of account n	umber: XXXX-		
	ō	City State	Zip Code				
12.		n 1 year before you filed inted receiver, a custodia			possession of an assignee for t	the benefit of c	reditors, a court-
	Ľ.	No ∕es					
Part	5: L	ist Certain Gifts and C	Contributions				
13.	<b>✓</b>	nin 2 years before you file  No  Yes. Fill in the details for		you give any gifts with a to	tal value of more than \$600 p	er person?	
		Gifts with a total value of per person	f more than \$600	Describe the gifts		Dates you gave the gifts	Value
	Ē	Person to Whom You Gave	the Gift				
	1	Number Street					
		City State Person's relationship to you	Zip Code				
	Ī	Person to Whom You Gave	the Gift				
	1	Number Street					
		City State Person's relationship to you	Zip Code				

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Debt	tor 1	Melvin	D	Harris	Case number (if know	vn)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed f	or bankruptcy, did	I you give any gifts or contri	butions with a total value	of more than \$600	to any charity?
		No					
	뇓	Yes. Fill in the details for each	ch aift or contribut	ion			
	ш				tributod	Data you	Value
		Gifts or contributions to ch that total more than \$600	arities	Describe what you con	iributea	Date you contributed	Value
		Charity's Name		-			
				_			
				_			
		Number Street					
		City State	Zip Code	-			
		Only Otato	2.6 0000				
Part	6:	List Certain Losses					
15.		hin 1 year before you filed fo nbling?	r bankruptcy or si	nce you filed for bankruptcy	, did you lose anything bed	cause of theft, fire,	other disaster, or
	_						
	$ \underline{\checkmark} $	No					
		Yes. Fill in the details.					
		Describe the property you I how the loss occurred	ost and		e coverage for the loss insurance has paid. List	Date of your loss	Value of property lost
		now the loss occurred			s on line 33 of <i>Schedule</i>	1055	1051
				A/B: Property.			
Dowl	7.	List Certain Payments or	Transfore				
		out seeking bankruptcy or pro ude any attorneys, bankruptcy  No			or services required in your b	ankruptcy.	
	✓	Yes. Fill in the details.					
				Description and value of transferred	of any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 0.00		5/10/2017	\$0.00
		Person Who Was Paid				<u> </u>	*****
		20 S. Clark Street		<u>-</u>			
		Number Street					
		28th Floor		-			
		Chicago Illinois	60603	<u>-</u>			
		City State	Zip Code				
		Email or website address		-			
		None Person Who Made the Payme	ent if Not You	-			
		r diddir wine made the r ayme	, ii 1401 10u			]	
		Person Who Was Paid		-		-	
		Number Street		-			
				_			
				_			
		City State	Zip Code	-			
		Email or website address		-			
				_			
		Person Who Made the Payme	ent if Not You				

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Debto	or 1 Melvin D	Harris	Case number (if known)	
	First Name Middle N	ame Last Name		
	Within 1 year before you filed for bankrup help you deal with your creditors or to ma Do not include any payment or transfer that y	ake payments to your creditors?	on your behalf pay or transfer any property to a	anyone who promised to
	Yes. Fill in the details.			
	Tes. I ill ill the details.			
		Description and value transferred	e of any property Date payment or transfer was made	Amount of payment
	Person Who Was Paid			
	Number Street			
	City State 7in C	Node .		
	City State Zip C	ode		
	and transfers that you have already listed on No Yes. Fill in the details.	Description and value		Date
		property transferred	payments received or debts p in exchange	paid transfer was made
	Person Who Received Transfer			
	Number Street			
	City State Zip C Person's relationship to you	Code		
	Person Who Received Transfer			
	Number Street			
	City State Zip C Person's relationship to you	Code		
	Within 10 years before you filed for bankr beneficiary? (These are often called asset-protection device)  No		y to a self-settled trust or similar device of whi	ich you are a
	Yes. Fill in the details.			
ı	Tes. Fill If the details.	Description and valu	ue of the property transferred	Date transfer was made
	Name of trust			

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Debtor 1 Melvin D Harris Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred Checking XXXX-Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Public Storage Clothes & Furniture No Name of Storage Facility Name 6255 GA-85 Number Street Number Street City State Zip Code 30274 Riverdale Georgia

City

Zip Code

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D Harris Debtor 1 Melvin \_ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

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Debt		Melvin First Name	D Middle Name		Harris Last Name	Case	number (if	known)	
		rirst name	Middle Name		Last Name				
26.	Hav	e you been a party	y in any judicial or admi	nistrativ	e proceeding under	any environmenta	al law? In	clude settlements and orde	rs.
	<b>✓</b>	No							
		Yes. Fill in the det	tails.						
				Cou	rt or agency		Nature o	f the case	Status of the case
		Case title							Pending
				Cou	rt Name				On appeal
		Case number		Nun	nberStreet				Concluded
				City	State	Zip Code			
Part	11:	Give Details Ab	oout Your Business o	r Conn	ections to Any Bu	siness			
27.	Witl	hin 4 years before	you filed for bankruptc	, did yoι	u own a business or	have any of the fo	llowing c	onnections to any business	?
		☐ A sole propri	etor or self-employed in	a trade	nrofession or other	activity either ful	l-time or n	art-time	
			f a limited liability compa		•	=	i-uirie oi p	art-urne	
		A partner in a		iriy (LLC)	or intrited liability pa	rtilership (LLP)			
				outivo of	f a corporation				
			rector, or managing exe		•	a a vation			
		An owner or a	at least 5% of the voting	or equil	y securilles of a corp	orauon			
	<b>~</b>	No. None of the a	above applies. Go to Pa	rt 12.					
		Yes. Check all that	at apply above and fill ir	the deta	ails below for each b	usiness.			
					Describe the natu	re of the busines	S	Employer Identification n	umber Do not
								include Social Security no	umber or ITIN.
		Business Name						EIN:	
		Baomicoo Hamo							
		Number Street						Dates business existed	
		Cit.	Otata 7in Oanl		Name of accounta	ant or bookkeepe	r	_	
		City	State Zip Cod	е				From To	
					Describe the natu	re of the busines	S	Employer Identification no include Social Security no	
								EIN:	
		Business Name							
		Number Street						Dates business existed	
		-			Name of accounta	ant or bookkeepe	r		
		City	State Zip Cod	е				From To	
					Describe the natu	re of the business	s	Employer Identification no	
								include Social Security no	umber or IIIN.
		Business Name						EIN:	
		Number Street						Dates business existed	
					Name of accounta	ant or bookkeepe	r		
		City	State Zip Cod	е				From To	

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Debt	or 1 Melvin	D	Harris	Case number (if known)
	First Name	Middle Name	Last Name	
	creditors, or other pa	rties.	you give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the de	tails below.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		<del></del>	
	City	State Zip Code	<u> </u>	
	——————————————————————————————————————	State Zip Code		
Part	12: Sign Below			
tı	rue and correct. I und bankruptcy case can	erstand that making a false st	atement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		ure of Debtor 1		Signature of Debtor 2
	Date	5/10/2017		Date
	olid you attach addition  No Yes  Vid you pay or agree to	nal pages to Your Statement o		
L	Yes. Name of person	n		Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this information to identify your case:				
Debtor 1	Melvin	D	Harris	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(State)	

Check if this is an amended filing

#### Official Form 108

#### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: GREATER SUBURBAN ACCEP Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 2007 Chevrolet Impala Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debtor	Melvin	D	Harris	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired Perso	onal Property Leases			
For any informa	unexpired personal property le	ease that you listed in So ate leases. Unexpired le	chedule G: Execut ases are leases th	ory Contracts and Unexpired Lease at are still in effect; the lease peri 1 U.S.C. § 365(p)(2).	
Des	scribe your unexpired personal	property leases		Will the	e lease be assumed?
Les	sor's name: Public Storage			□ No ✓ Ye	
	cription of leased perty: Monthly Lease				
Les	sor's name:			No Ye	
	cription of leased perty:			_	
Les	sor's name:			No	
	cription of leased perty:			_	
Les	sor's name:			No No	
	cription of leased perty:				
Les	sor's name:			□ No	
	cription of leased perty:				
Les	sor's name:			□ No	
	cription of leased perty:				
Les	sor's name:			No Ye	
	cription of leased perty:			_	
Part 3:	Sign Below				
Unde			intention about a	ny property of my estate that secu	res a debt and any personal
<b>x</b> ,	/s/ Melvin Harris		×		
Si	gnature of Debtor 1			Signature of Debtor 2	
Da	ate 5/10/2017 MM/DD/YYYY		١	Date MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

		Northern District of Illinois		
In re	Melvin D Harris		Case No.	
	Debtor			(If known)
			Chapter	Chapter 7
		OMPENSATION OF AT		
(	compensation paid to me within one y	d. Bankr. P. 2016(b), I certify that I am the ear before the filing of the petition in bank f the debtor(s) in contemplation of or in co	ruptcy, or agreed	to be paid to me, for services
ı	For legal services, I have agreed to acc	ept		\$1,350.00
I	Prior to the filing of this statement I ha	ve received		\$0.00
I	Balance Due			\$1,350.00
2.	The source of the compensation paid	o me was:		
	Debtor	Other (specify)		
3.	The source of the compensation paid	o me is:		
	Debtor	Other (specify)		
4.	I have not agreed to share the abomembers and associates of my law	ve-disclosed compensation with any othe virm.	r person unless th	ney are
l		isclosed compensation with a other perso irm. A copy of the agreement, together wi ation, is attached.		
5. I		have agreed to render legal service for all a al situation, and rendering advice to the d		
	b. Preparation and filing of any p	tition, schedules, statements of affairs an	d plan which may	be required;
	c. Representation of the debtor a	the meeting of creditors and confirmation	n hearing, and any	adjourned hearings thereof;
6. I	By agreement with the debtor(s), the a	pove-disclosed fee does not include the fo	ollowing services:	
		CERTIFICATION		
	certify that the foregoing is a complete r(s) in this bankruptcy proceedings.	statement of any agreement or arrangeme	nt for payment to	me for representation of the
	5/10/2017	/s/ Mai	ry E.R. Walters	
	Date	Signat	ure of Attorney	
		Semi	rad Law Firm	
	<del>-</del>	Nam	e of law firm	

IL CH7 Full Contract \$0 Down - StratusBK 05/10/17 Entered 05/10/17 11:20:24 Filed 05/10/17 Desc Main Case 17-14647 Doc 1

### CONTRACT FOR DECEMBER SERVICES POR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1350.00

attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules, preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 —

Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either.

1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments;

or

2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

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As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 05/10/2017

Client

Attorney

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Harris, Melvin D	Case No	
	Debtor(s)		
		Chapter	Chapter7
	VERIFICA	ATION OF CREDITOR MAT	RIX
Ti knowledge	he above named Debtors hereby verify te.	hat the attached list of creditors is tro	ue and correct to the best of their
Date:	5/10/2017	/s/ Harris, Melvin Harris, Melvin D Signature of Deb	

GREATER SUBURBAN ACCEP 1645 OGDEN AVE DOWNERS GROVE, IL, 60515

CAPITALONE PO BOX 26625 RICHMOND, VA, 23261

HEIGHTS FINANCE CO-327 1460 N FARNSWORTH AVE AURORA, IL, 60505

SYNCB/ASHLEY HOMESTORE 7780 S Cicero Ave Burbank, IL, 60459

CBNA Po Box 6497 Sioux Falls, SD, 57117

SYNCB/WALMAR PO BOX 965024 EL PASO, TX, 79998

MCYDSNB 3911 S Walton Walker Blvd Dallas, TX, 75265

CRDT FIRST POB 81315 CLEVELAND, OH, 44181

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON, WA, 98057

SYNCB/CAR CARE MIDAS 823 Donald Ross North Palm Beach, FL, 33408

cb/carson PO BOX 15521 Wilmington, DE, 19805 COMENITY BANK/GORDMANS PO BOX 182789 COLUMBUS, OH, 43218

KOHLS/CAPONE PO BOX 3115 MILWAUKEE, WI, 53201

SYNCB/BP C/O PO BOX 965024 ORLANDO, FL, 32896

J.B. ROBINSON JEWELERS 375 GHENT RD FAIRLAWN, OH, 44333

PLS - Bankruptcy 8026 S Cicero Ave Burbank, IL, 60459

Loyola University c/o James T. Gately 8233 185th St Tinley Park, IL, 60487

Loyola University Hospital 2160 S 1st Ave # 1940 Maywood, IL, 60153

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

Blatt Hasenmille Leibsker 10 S Lasalle, Ste 2200 Chicago, IL, 60603

Blitt & Gaines 661 Glenn Ave Wheeling, IL, 60090 Case 17-14647 Doc 1 Filed 05/10/17 Entered 05/10/17 11:20:24 Desc Main Document Page 65 of 70

Debtor 1 Melvin First Name		Harris Case	number (if known)	
	estions for Reporting Purposes			
Part 6: Answer These Qua 16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily	consumer debts? Consum primarily for a personal, fam business debts? Business debts? Business debts? Business debts?	debts are debts that you incurred to ob peration of the business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f	•	ny exempt property is excluded and admirute to unsecured creditors?	nistrative
18. How many creditors do you estimate that you owe?	<ul><li>✓ 1-49</li><li>✓ 50-99</li><li>✓ 100-199</li><li>✓ 200-999</li></ul>	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	)
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 r \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	9 million	10 billion \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 r \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	9 million	10 billion \$50 billion
For you	correct.  If I have chosen to file under Cl of title 11, United States Code under Chapter 7.  If no attorney represents me an out this document, I have obtain I request relief in accordance will understand making a false state connection with a bankruptcy oboth. 18 U.S.C. §§ 152, 1341,  /s/ Melvin Harris /s/ Melvin Harris Signature of Debtor 1  Executed on5/10/2017	hapter 7, I am aware that I ma. I understand the relief availand I did not pay or agree to pained and read the notice requith the chapter of title 11, Uratement, concealing property case can result in fines up to 1519, and 3571.	nited States Code, specified in this peti 7, or obtaining money or property by fra \$250,000, or imprisonment for up to 2	, 11,12, or 13 to proceed nelp me fill ition. aud in

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				3		
Fill in this infor	mation to identify your c	ase:				
Debtor 1	Melvin	D	Harris			
Dahtar C	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(Glate)			
Official	Form 106De	ec ·				Check if this is amended filing
Declarat	ion About an	 Individual Debt	or's Sched	ules		12/
If two married	people are filing togeth	er, both are equally respo	nsible for supplying	correct informatio	on.	
money or prop	erty by fraud in connect 1341, 1519, and 3571.	file bankruptcy schedules tion with a bankruptcy cas	or amended schedu le can result in fines	les. Making a fals up to \$250,000, c	a statement, concealing p or imprisonment for up to :	oroperty, or obtaining 20 years, or both. 18
***************************************	SUMMadaean ee aan aa	eone who is NOT an attorn	ey to help you fill o	ut bankruptcy form	18?	antasan arung menangan antang menangan antang menangan antang menangan antang menangan antang menangan antang
<b>☑</b> No						
Yes.	Name of person			uptcy Petition Prepa fficial Form 119).	arer's Notice, Declaration, and	d .
Under pe that they	nalty of perjury, I declar are true and correct.	e that I have read the sum	nmary and schedule	s filed with this de	claration and	
🗶 /s/ Melvi	in Harris		×	1100	· Han	<b>1</b>

Date

MM/DD/YYYY

Signature of Debtor 1

Date 5/10/2017

MM/DD/YYYY

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Debtor :	1 Melvin		D	Harris	Case number (if known)
en tient killiste keritert H 1891 (A)	First Name	1	Middle Name	Last Name	
		before you filed fo ther parties.	r bankruptcy, did	you give a financial staten	nent to anyone about your business? Include all financial institutions,
	No Yes. Fill in	the details below.			
				Date issued	
	Name			MM/DD/YYYY	_
	Number	Street	· ·		
	City	State	Zip Code	_	
Part 12	Sign Be	low			
true	and correc	t. I understand tha	t making a false s es up to \$250,000	tatement, concealing prop	ments, and I declare under penalty of perjury that the answers are serty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debto	r 1	<del> </del>	Signature of Debtor 2
		Date 5/10/2017			Date
Did	you attach	additional pages to	Your Statement	of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
[.7]	No				
	Yes				
Did	you pay or a	agree to pay some	ne who is not an	attorney to help you fill ou	t bankruptcy forms?
V	No				
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice,

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tor Me	eivin	D[	Harris	Case number (if
Fir	rst Name	Middle Name	Last Name	known)
2: Lis	st Your Unexpired	Personal Property Le	ases	
any une	expired personal prop to below. Do not list re	perty lease that you liste eal estate leases. Unexpi	d in Schedule G: Executory	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
				가게 하는 말이 되고 <u>보다면 취임 및 화약명이 없</u> 는 다양되었다.
Descril	be your unexpired pe	rsonal property leases		Will the lease be assumed?
	's name: Public Stora			□ No. ✓ Yes
	otion of leased ty: Monthly Lease			
Lessor'	's name:			No Yes
Descrip propert	otion of leased ty:			·
Lessor'	's name:			No Yes
Descrip propert	otion of leased ty:			<del>-</del>
Lessor	's name:	ari karangangang ng n	ransania in menamenania in menemperanja penemperanja di menambani di menambani in menambani. Tanggaran penemperanja penemp	No Yes
Descrip propert	otion of leased ty:			
Lessor	r's name:	kki kata kata kata kata kata kata kata k	en e	No Yes
Descrip propert	ption of leased ty:			
Lessor	r's name:			No Yes
Descrip proper	ption of leased ty:			
Lessor	r's name:			□ No □ Yes
Descrip	ption of leased rty:			_
t 3: Si	ign Below	nggrunggrungs prospension apatawanakhtiin katakatakatakiin kiitikatak	ana panganan menganan mengangan pangan p 	
	penalty of perjury, I d ty that is subject to a		ted my intention about any	property of my estate that secures a debt and any personal
<b>X</b> /s/	Melvin Harris		×	Mario Harris
	ature of Debtor 1			gnature of Debtor 2
	s 5/10/2017		ח	ate
Data				

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### UNITED STATES BANKRUPTCY COURT

**Northern District of Illinois** 

In re:	Harris, Melv	in D	Case No		
	Debto	(s)			
			Chapter.	Chapter7	
		VERIFICATION	ON OF CREDITOR MAT	RIX	
T knowledg		s hereby verify that	the attached list of creditors is true.	ue and correct to the best of their	
Date:	5/10/2017		/s/ Harris, Melvin Harris, Melvin D Signature of Deb	Latina a dio	<u>`</u> ~

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Debtor 1 Melvin	D	Harris	Case number (ff k	nown)
First Name	Middle Name	Last Name	Column A Debtor 1	Column B  Debtor 2 or non-filing spouse
8. Unemployment compensation Do not enter the amount if you counder the Social Security Act. Inste	ead, list it here:	b	\$ <u>0.00</u>	
For your spouse		\$0.00 \$0.00		
9.Pension or retirement income.	Do not include a	ny amount received that was	s a \$ <u>0.00</u>	
benefit under the Social Security A  10.Income from all other sources amount. Do not include any bene payments received as a victim of a international or domestic terrorism page and put the total below.	not listed abov fits received und war crime, a crir	er the Social Security Act or ne against humanity, or	<b>e</b>	
Total amounts from separate page	es, if any.		+\$0.00	
11. Calculate your total current n	nonthly income	. Add lines 2 through 10 for	\$ <u>1,323.07</u>	+ \$1,323.07
column. Then add the total for	Column A to the	total for Column B.		
				Total current monthly income
Part 2: Determine Whether th	e Means Tes	t Applies to You		
<ol> <li>Calculate your current monthly</li> <li>Copy your total current mon</li> </ol>		•	Cor	py line 11 here → \$1,323,07
Multiply by 12 (the number			CONTRACTOR	X 12
12b. The result is your annual inc	'	•		12b. \$15,876.84
13 Calculate the median family inc	some that appli	ing to you. Follow those stor	ne:	
_	come diar appi	Illinois	JS.	
Fill in the state in which you live.		**************************************	neroneris	
Fill in the number of people in you		Entere homeologica comessorus madrassos lexitos shocked habiti (All Mallin Mall	***************************************	
Fill in the median family income for household.	or your state and	size of	akki kikalan kanan kanan kanan karan kanan k	13. \$76,406.00
To find a list of applicable median instructions for this form. This list				
14. How do the lines compare?				
14a. 📝 Line 12b is less than or Go to Part 3.	equal to line 13.	On the top of page 1, check	c box 1, There is no presumption	of abuse.
14b. Line 12b is more than li Go to Part 3 and fill out		p of page 1, check box 2, T	he presumption of abuse is deter	mined by Form 122A-2.
Part 3: Sign Below				
By signing here, I declare under	penalty of perjur	y that the information on this	s statement and in any attachmen	ts is true and correct.
/s/ Melvin Harris Signature of Debtor 1			Signature of Debtor 2	- Harris
Date <b>5/10/2017</b> MM/DD/YYYY			Date 5/10/2017 MM/DD/YYYY	
If you checked line 14a, do No If you checked line 14b, fill ou			n orașimativisti anglej ji mangelejege, împajungat envej angeletegej ano anjanjeti tripiti de territori i inter	